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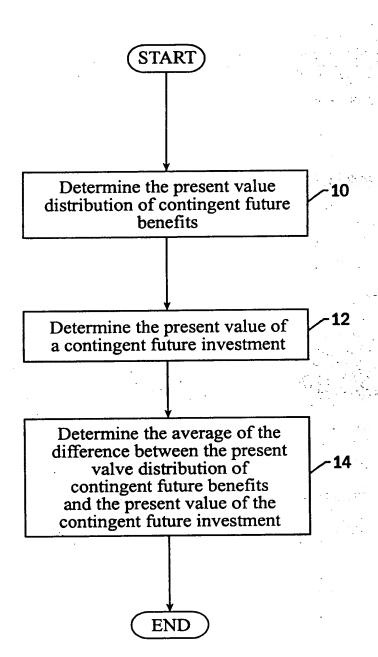


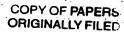
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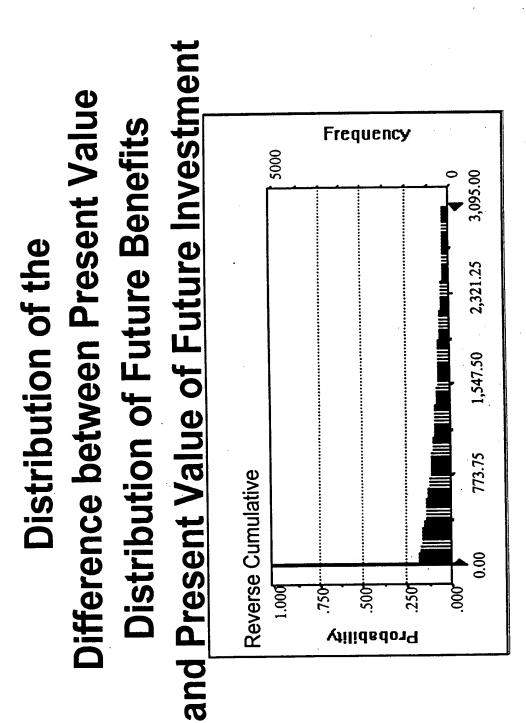
SYSTEMS, METHODS AND COMPUTER PROGRAM PERFORMING A GENERALIZED CONTINGENT OF V. Inventors: Scott H. Mathews & Vinay T. Datar Application No. 09/902,021; Filed July 10, 2001 Atty Dkt No 38190/234988 PRODUCTS FOR VALIDATION 2/7 **Distribution of Future Benefits** \$23,090.6 3000 \$17,469.7 Mean StdDev \$11,848.9 @WACC of 10.5% Frequency 7 3 62 **Present Value Distribution** \$3,802.71 \$5,529.23 of Future Benefits \$2,076.B Frequency Chart \$349.68 Probability

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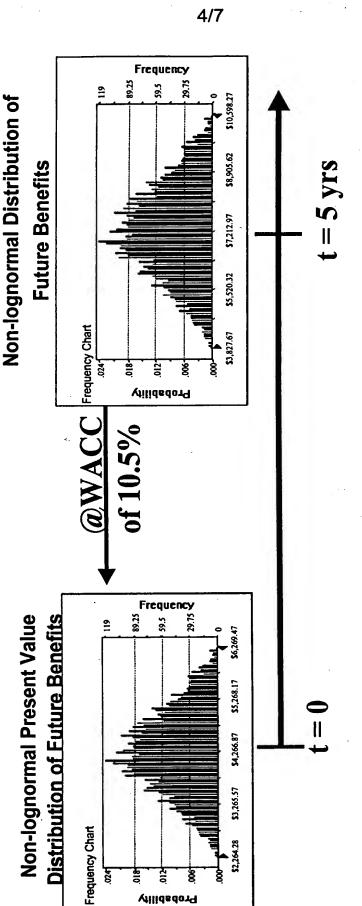






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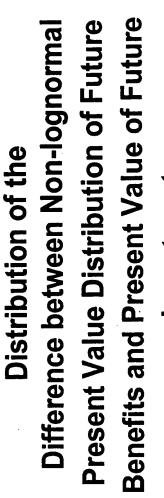


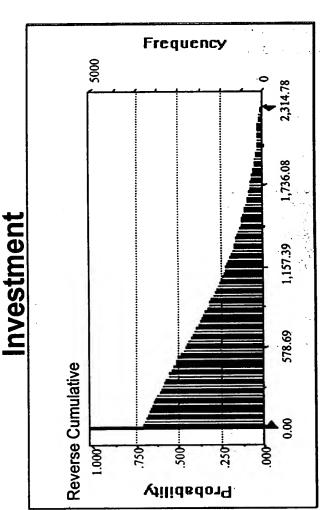
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Value Distribution of Future Benefits and Present Value Distibution of Future Investment with Potentia Difference between Present **Loss Adjustment**